

SERFF Tracking Number: GEFA-126551597 State: Arkansas
Filing Company: American Continental Insurance Company State Tracking Number: 45222
Company Tracking Number: ACIMS0008
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: 2010 Med Sup Adv
Project Name/Number: /

Filing at a Glance

Company: American Continental Insurance Company

Product Name: 2010 Med Sup Adv

SERFF Tr Num: GEFA-126551597 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010

SERFF Status: Closed-Filed

State Tr Num: 45222

Sub-TOI: MS09.000 Medicare Supplement
Other 2010

Co Tr Num: ACIMS0008

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Mary Ann Pyle

Disposition Date: 04/01/2010

Date Submitted: 03/22/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/01/2010

Explanation for Other Group Market Type:

State Status Changed: 04/01/2010

Deemer Date:

Created By: Mary Ann Pyle

Submitted By: Mary Ann Pyle

Corresponding Filing Tracking Number:

Filing Description:

Attached are advertising materials for use by American Continental Insurance Company. This advertising will be used by agents to solicit for individual Medicare supplement products for effective dates of June 1, 2010 and after.

Company and Contact

Filing Contact Information

Mary Ann Pyle, Compliance Analyst

mary.pyle@genworth.com

101 Continental Way

615-370-9044 [Phone] 7652 [Ext]

Brentwood, TN 37207

615-373-0272 [FAX]

Filing Company Information

SERFF Tracking Number: GEFA-126551597 State: Arkansas
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TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: 2010 Med Sup Adv
Project Name/Number: /
American Continental Insurance Company CoCode: 12321 State of Domicile: Tennessee
101 Continental Place Group Code: 4011 Company Type: Life and Health
Brentwood, TN 37027 Group Name: State ID Number:
(615) 377-1300 ext. [Phone] FEIN Number: 20-2901054

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Continental Insurance Company	\$150.00	03/22/2010	35044334

<i>SERFF Tracking Number:</i>	<i>GEFA-126551597</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Continental Insurance Company</i>	<i>State Tracking Number:</i>	<i>45222</i>
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<i>Product Name:</i>	<i>2010 Med Sup Adv</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	04/01/2010	04/01/2010

<i>SERFF Tracking Number:</i>	<i>GEFA-126551597</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>2010 Med Sup Adv</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 04/01/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>GEFA-126551597</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Continental Insurance Company</i>	<i>State Tracking Number:</i>	<i>45222</i>
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<i>Project Name/Number:</i>	<i>/</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	LEAD GENERATION CARD	Filed	Yes
Form	LEAD GENERATION CARD	Filed	Yes
Form	BROCHURE	Filed	Yes

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Form Schedule


Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 04/01/2010	8	ACIMS000 Advertising	LEAD GENERATION CARD	Initial			ACIMS0008 Consumer MAILER 2.pdf
Filed 04/01/2010	9	ACIMS000 Advertising	LEAD GENERATION CARD	Initial			ACIMS0009 Consumer MAILER 2.pdf
Filed 04/01/2010	9AR	ACIMS056 Advertising	BROCHURE	Initial			ACIMS0569A R BROCHURE. pdf

AMERICAN CONTINENTAL INSURANCE COMPANY
A Genworth Financial Company
101 Continental Place
Brentwood, Tennessee 37027



SHOULD YOU BE CONSIDERING
MEDICARE SUPPLEMENT INSURANCE?



There are certainly a lot of reasons why you should think about Medicare Supplement insurance.

A proven choice for health insurance for seniors, Medicare Supplement...

- Helps cover the costs that Medicare doesn't – such as copayments and deductibles.
- Helps you to manage and budget your health care expenses with predictability and stability.
- Gives you the freedom to choose the doctors you trust for your care.
- You can go directly to your doctor or specialist without pre-certifications or pre-approvals.
- The benefits stay the same year-after-year with no surprises or re-evaluations.
- The policy is guaranteed renewable, as long as the premiums are paid on time, with no worries of reduced benefits or cancelled coverage.
- The rates are guaranteed to stay the same for the first 12 months of coverage, as long as the premiums are paid on time.
- Return any policy for any reason within 30 days after receipt for a full refund of all premiums paid.
- Enjoy peace of mind knowing that unexpected health care expenses won't put your savings at risk.

American Continental Insurance Company has an unwavering commitment to providing the best personal service possible, quick claims payment, and helpful, friendly associates with over 25 years of extensive Medicare Supplement knowledge and experience.

For more information and to find out if you qualify, contact:

This is a solicitation for insurance. You may be contacted by an agent. Medicare Supplement insurance is underwritten by American Continental Insurance Company, a Genworth Financial Company. American Continental Insurance Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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AMERICAN CONTINENTAL INSURANCE COMPANY
A Genworth Financial Company
101 Continental Place
Brentwood, Tennessee 37027



IS MEDICARE SUPPLEMENT INSURANCE
THE RIGHT CHOICE FOR YOU?



For more information and to find out if you qualify, contact:

This is a solicitation for insurance. You may be contacted by an agent. Medicare Supplement insurance is underwritten by American Continental Insurance Company, a Genworth Financial Company. American Continental Insurance Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Know Your Options

Medicare provides beneficial coverage for health related expenses but, it does not cover all health care expenses. Medicare Supplement insurance helps cover the costs that Medicare doesn't – such as copayments and deductibles.

Make sure you understand what your Medicare coverage includes. Unexpected health care expenses could put your savings at risk. Choose a plan that best fits your needs.

A Medicare Supplement insurance policy offers financial security and peace of mind – helps you pay for Medicare-approved services not covered by Medicare, reduces your out-of-pocket expenses, and works hand-in-hand with Medicare to provide more insurance coverage.

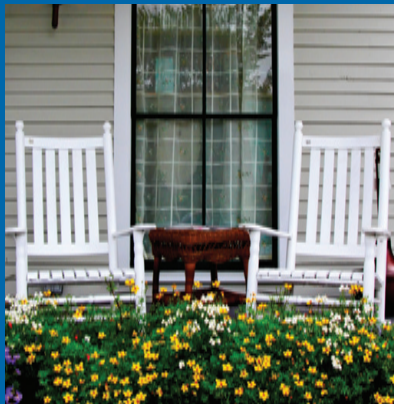
Underwritten by American Continental Insurance Company. We have an unwavering commitment to providing the best personal service possible, quick claims payment, and helpful, friendly associates with over 25 years of extensive Medicare Supplement knowledge and experience.

All of the following are features of all of the Medicare Supplement plans offered by American Continental Insurance Company:

- Gives you the freedom to choose the doctors you trust for your care.
- You can go directly to your doctor or specialist without pre-certifications or pre-approvals.
- The benefits stay the same year-after-year with no surprises or re-evaluations.
- The policy is guaranteed renewable, as long as the premiums are paid on time, with no worries of reduced benefits or cancelled coverage.
- The rates are guaranteed to stay the same for the first 12 months of coverage, as long as the premiums are paid on time.
- 30-day free look allows you to return the policy for any reason with a full refund of all premiums paid.



Genworth®
Financial



MEDICARE SUPPLEMENT INSURANCE

PLANS A, B, F, High Deductible F, G, N

HELPING PROVIDE FINANCIAL SECURITY

*A Genworth
Financial Company*

Underwritten by
American Continental Insurance Company

Arkansas

ACIMS0569AR

ACI

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THE VALUE OF PEACE OF MIND

Medicare provides beneficial coverage for health related expenses but, it does not cover all health care expenses. There are a number of gaps in Medicare coverage that you either pay for out-of-pocket or with private insurance. A Medicare Supplement insurance policy (also called Medigap) is a health insurance policy sold by a private insurance company to help fill in those gaps.

Know Your Options

Although private insurance companies provide Medicare Supplement coverage, Medicare Supplement insurance plans are strictly regulated by both federal and state government. Make an informed decision about what is right for you. Before you purchase a plan, make sure you understand what your Medicare coverage includes. Then choose a Medicare Supplement plan that best fits your needs.

Take Care Of Yourself

A Medicare Supplement insurance policy helps you manage and budget your health care expenses with predictability and stability. Unexpected medical expenses can put your savings at risk. A Medicare Supplement insurance policy offers financial security and peace of mind – helps you pay the out-of-pocket costs for Medicare-approved services and works hand-in-hand with Medicare to provide more insurance coverage.

Feel Good About Your Choices

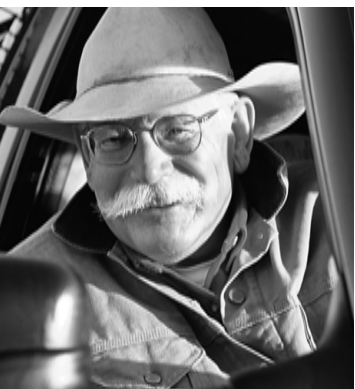
A Medicare Supplement insurance policy has no restrictive networks, you can visit the physicians of your choice, and you have freedom when choosing a health care provider, including specialists and specialty hospitals. With automatic claims filing by most providers, you have less things to worry about.

Financially Strong, Fundamentally Sound

When you choose to own an American Continental Insurance Company Medicare Supplement insurance policy, you get the first class customer service, financial stability, and security that come from being a member of the Genworth Financial family of companies.

Genworth Financial Company

For more than 137 years, Genworth has built an extensive family of financially strong, well-respected insurance companies and distribution partners across the globe. Genworth Financial Company is a leading insurance holding company, serving the lifestyle protection, retirement income, investment and mortgage insurance needs of more than 15 million customers, with operations in 24 countries. Within the senior market, Genworth is a recognized and trusted leader in long term care insurance.



CHOOSE FROM THESE PLANS

American Continental Insurance Company offers Medicare Supplement Plans A, B, F, High Deductible F, G, and N with varying amounts of coverage – Plan A providing basic benefits and Plan F offering more comprehensive coverage. Premiums also vary according to the amount of coverage provided by a specific plan. Here are the benefits that are included with each plan.

BENEFITS	PLANS	A	B	F*	G	N
Basic benefits (including hospice care)		■	■	■	■	■
Part B coinsurance		■	■	■	■	**
Part A deductible			■	■	■	■
Skilled nursing facility coinsurance				■	■	■
Foreign travel emergency				■	■	■
Part B excess charges				■	■	
Part B deductible				■		

* High deductible Plan F also available. Same benefits as Plan F after \$2,000 deductible is paid.

** Plan N requires \$20 copayment for office visits; \$50 copayment for emergency room visits. Copayments do not count toward the annual Part B deductible.

Our Commitment

With insurance companies offering the same standardized Medicare Supplement insurance plans, we know that your choice comes down to the price that fits your budget, the company's service, reputation, reliability, and experience.

American Continental Insurance Company, headquartered in Brentwood, Tennessee, has an unwavering commitment to providing the best personal service possible, quick

claims payment, quality products with solid financial backing, and helpful, friendly associates with extensive knowledge and experience. Policyholders rely on our company to be there when they need us. We take those obligations very seriously and everything we do is focused on fulfilling our commitments in a timely, hassle-free manner – so you have the best experience possible.

COMMON TERMS AND DEFINITIONS

Benefit period – Starts the day you go to a hospital or skilled nursing facility; and ends when you have not received hospital or skilled nursing facility care for 60 consecutive days.

Coinsurance – A percentage of Medicare - approved expenses not paid by Medicare.

Copayment – A fixed fee amount that subscribers to a medical plan must pay when using specific services covered by an insurance plan.

Deductible – Amount that one must pay for Medicare-approved expenses before Medicare begins to pay.

Eligible expenses – Costs that are deemed medically necessary by Medicare and covered expenses under your plan.

Emergency care – Immediate medical care needed because of an injury or an illness of sudden and unexpected onset.

Excess charges – The difference between what a health care provider is permitted to charge and the Medicare-approved amount.

Hospice care – A program of care and support for someone who is terminally ill; helps them live out the time they have remaining to the fullest extent possible.

Medicare-approved amount – In original Medicare, the amount that a physician who accepts assignment can be paid, including what Medicare pays and any other deductibles, coinsurance, or copayments.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for coverage.

checklist
on back

ACI

Covering Your Needs

Use this checklist as a starting point to help determine what you want your Medicare Supplement insurance policy to cover.

- ☐ Basic benefits (including hospice care)
- ☐ Medicare Part A deductible
- ☐ Medicare Part B deductible
- ☐ Medicare Part B coinsurance
- ☐ Medicare Part B excess charges
- ☐ Skilled nursing facility coinsurance
- ☐ Foreign travel emergency

WHAT'S GREAT ABOUT THE PLANS

All of the following are features of all of the Medicare Supplement plans offered by American Continental Insurance Company.

30 Days Free Look

Return any policy for any reason within 30 days after receipt for a full refund of all premiums paid.

12-Month Rate Guarantee

No rate increase for the first 12 months, as long as the premiums are paid on time.

Guaranteed Renewable

No worries of reduced benefits or cancelled coverage for the life of the policy, as long as the premiums are paid on time.

Freedom To Choose Your Doctors

You control and choose the physicians who you trust for your care.

Go Direct To Your Doctors

You can go directly to the physicians and specialists you choose without pre-certifications and pre-approvals.

Benefits Stay The Same

You always know what your benefits are with this standardized plan...no surprises or re-evaluations year-after-year.

Portable Coverage

You are not restricted to use a network of health care providers. If you move, your coverage goes with you.



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INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

This is a brochure for individual Medicare Supplement insurance policy forms ACIMSP10A AR, ACIMSP10B AR, ACIMSP10F AR, ACIMSP10G AR, ACIMSP10HF AR, ACIMSP10N AR, and is not a contract of insurance. For complete details of all benefits, please read your Outline of Coverage carefully and refer to the "Guide to Health Insurance for People with Medicare". American Continental Insurance Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.